Looking to Continue Your Education?

MSRP Educational Workshops…We Deliver to You!

These informational seminars can be scheduled individually or in multiple combinations. Each seminar ranges from 30 min. to 1 hour in length. Great topics for Employee Lunch & Learns!

Overview

Learn how contributing just $10 to $20 per pay can get you on the road to supplementing your pension and social security payments during your retirement years. We cover everything you need to know about the Plans including how much to save, withdrawal rules and options, the power of compounding and the benefits of dollar cost averaging. We will also explain the difference between saving pre-tax and after-tax (Roth) dollars. Lastly, we discuss investing for retirement with an emphasis on diversification, asset allocation and market trends.

The "Y" Generation: Planning for Retirement in an "i" World

Just as "i" technology revolution has changed our world, retirement planning has changed. Come see what the retirement of the future might look like. Learn the challenges young workers face today in planning for retirement and why you need to start saving immediately!

Charge! Wise Use of Credit Cards

Credit is a valuable and often necessary financial tool. Learn about the impact that credit card usage can have on your credit rating and credit history. This workshop will provide great tips and resources for controlling and eliminating current debt. We also address recent changes in credit card regulations enacted in 2010.

Are You In the "Ballpark" For Your Retirement Income Needs?

The "new retirement" will last a long time for most people. During this workshop you will develop an estimate of the amount of money you should have accumulated by the time you retire to supplement Social Security and your State pension so you can have a comfortable retirement. You will then calculate how much you should be saving on an annual basis to meet that goal.

MSRP Investment Options

Come find out what type of investor you are. We will take an in-depth look at the investment options in the Plans and the process for selecting an appropriate portfolio for your situation. Learn about the differences between stocks, bonds, mutual funds and how asset allocation and diversification strategies can be used to reduce risk.

Tax Me Now or Tax Me Later: Is the Roth Right for Me?

This nifty retirement-saving option might be for you! The addition of the Roth option within your 401k/457 MSRP lineup allows for flexibility and planning opportunities when it comes to withdrawals and taxes, both before and after you retire. We help you learn the differences between saving traditional pre-tax dollars versus saving post-tax dollars deferred through the Roth.

Stretch Your Dollars

Times are tough, but it's important to save, and scrimp to save, even through the tough times. We help you find creative ways to get by as your bills continue to go up, but your income may not be keeping pace. We show you how to get your records and bills organized, set goals, save more and spend less, shop smarter and control debt. We also discuss where to turn for help if you need it.

Retirement Planning For Women

Women in the workforce have different concerns and challenges than men. For example, women have a longer life expectancy, and a greater possibility of outliving their retirement savings. Plus, a number of obstacles put women at a distinct disadvantage when it comes to accumulating enough money for their retirement. We talk about how to plan for these obstacles and ways to manage them.

The Sandwich Generation

You may be among the 20 million people caught in what's called the "Sandwich Generation." That's the growing number of people taking care of their children and aging parents at the same time. We show you how to save for retirement while meeting the needs of both generations.

When the Nest Egg Hatches: Investing and Withdrawing During Retirement

Reaching retirement is a significant milestone. Participants learn that it's not just how much you save for retirement, it's important to develop a plan to ensure that your savings nest egg lasts throughout your lifetime. We discuss investment strategies and withdrawal options as well as mistakes to avoid.

To schedule your office workshop, please send your request by e-mail to: info@msrp.state.md.us

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